

In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

**SCHEDULE A. REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
5384 Ameno Lane Swartz Creek, MI 48473	fee simple/entireties	J	185,400.00	135,611.82

Sub-Total > 185,400.00 (Total of this page)

Total > 185,400.00

0 continuation sheets attached to the Schedule of Real Property

In re **Garry Lynn Yeager,  
Christine Anne Yeager**Case No. **07-30483**

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	<b>J</b>	<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking at Chemicla Bank</b>	<b>J</b>	<b>1,600.00</b>
		<b>Savings at Dort Federal</b>	<b>J</b>	<b>15.40</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Consumer's Energy</b>	<b>J</b>	<b>800.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Misc. Household Goods</b>	<b>J</b>	<b>4,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Clothes</b>	<b>J</b>	<b>300.00</b>
7. Furs and jewelry.		<b>Wedding band \$150.00 watch \$100.00</b>	<b>H</b>	<b>250.00</b>
		<b>Wedding ring \$1,500.00 watch \$50.00, earrings \$20.00, costume jewelry \$30.00</b>	<b>W</b>	<b>1,600.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>2 - 12 gauge shotguns \$100.00 22 \$50.00 sewing machine \$800.00 camera \$25.00 video camera \$25.00</b>	<b>J</b>	<b>1,000.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Pacific Life- Term</b>	<b>H</b>	<b>0.00</b>
		<b>Pacific Life - Term</b>	<b>W</b>	<b>0.00</b>

Sub-Total > **9,615.40**  
(Total of this page)

In re **Garry Lynn Yeager,  
Christine Anne Yeager**Case No. **07-30483**

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Money Market Accounts</b>	<b>J</b>	<b>244.67</b>
14. Interests in partnerships or joint ventures. Itemize.		<b>50% owner in Findsforless.com no value</b>	<b>J</b>	<b>0.00</b>
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.		<b>Savings Bond</b>	<b>H</b>	<b>50.00</b>
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **294.67**  
(Total of this page)

In re **Garry Lynn Yeager,  
Christine Anne Yeager**Case No. **07-30483**

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1998 Plymouth Voyager</b>	<b>J</b>	<b>4,000.00</b>
		<b>Utility Trailer</b>	<b>J</b>	<b>50.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>cat</b>		<b>J</b>	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			

Sub-Total >	<b>4,050.00</b>
(Total of this page)	

In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **13,960.07**

In re **Garry Lynn Yeager,  
Christine Anne Yeager**Case No. **07-30483**

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
<b>5384 Ameno Lane Swartz Creek, MI 48473</b>	<b>11 U.S.C. § 522(d)(1)</b>	<b>36,900.00</b>	<b>185,400.00</b>
<b><u>Cash on Hand</u></b>			
<b>Cash</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>50.00</b>	<b>50.00</b>
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>Checking at Chemicla Bank</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,600.00</b>	<b>1,600.00</b>
<b>Savings at Dort Federal</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>15.40</b>	<b>15.40</b>
<b><u>Security Deposits with Utilities, Landlords, and Others</u></b>			
<b>Consumer's Energy</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>300.00</b>	<b>800.00</b>
<b><u>Household Goods and Furnishings</u></b>			
<b>Misc. Household Goods</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>4,000.00</b>	<b>4,000.00</b>
<b><u>Wearing Apparel</u></b>			
<b>Clothes</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>300.00</b>	<b>300.00</b>
<b><u>Furs and Jewelry</u></b>			
<b>Wedding band \$150.00 watch \$100.00</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>250.00</b>	<b>250.00</b>
<b>Wedding ring \$1,500.00 watch \$50.00, earrings \$20.00, costume jewelry \$30.00</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>1,225.00</b>	<b>1,600.00</b>
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
<b>2 - 12 gauge shotguns \$100.00 22 \$50.00 sewing machine \$800.00 camera \$25.00 video camera \$25.00</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b><u>Government &amp; Corporate Bonds, Other Negotiable &amp; Non-negotiable Inst.</u></b>			
<b>Savings Bond</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>50.00</b>	<b>50.00</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>1998 Plymouth Voyager</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>4,000.00</b>	<b>4,000.00</b>

Total: 49,690.40 199,065.40

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0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>8127856370</b>			<b>2001</b>					
<b>Ditech.com</b>			<b>mortgage</b>					
<b>Recovery Department</b>			<b>5384 Ameno Lane</b>					
<b>500 Enterprise Drive</b>		<b>J</b>	<b>Swartz Creek, MI 48473</b>					
<b>Horsham, PA 19044</b>			Value \$ <b>185,400.00</b>				<b>14,733.65</b>	<b>0.00</b>
Account No. <b>0652496088</b>			<b>mortgage</b>					
<b>GMAC Mortgage, LLC</b>			<b>5384 Ameno Lane</b>					
<b>P.O. Box 9001719</b>		<b>J</b>	<b>Swartz Creek, MI 48473</b>					
<b>Louisville, KY 40290-1719</b>			Value \$ <b>185,400.00</b>				<b>120,719.21</b>	<b>0.00</b>
Account No. <b>15-0000613760 168883</b>			<b>2006</b>					
<b>Mundy Township</b>			<b>water bill</b>					
<b>3478 Mundy Avenue</b>		<b>J</b>	<b>5384 Ameno Lane</b>					
<b>Swartz Creek, MI 48473-8866</b>			<b>Swartz Creek, MI 48473</b>					
			Value \$ <b>185,400.00</b>				<b>158.96</b>	<b>0.00</b>
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>135,611.82</b>	<b>0.00</b>
Total							<b>135,611.82</b>	<b>0.00</b>

0 continuation sheets attached

In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>9145</b>			<b>2004</b>					
<b>Internal Revenue Service Department of Treasury Centralized Insolvency Operation P.O. Box 21126 Philadelphia, PA 19114</b>		<b>J</b>	<b>income taxes</b>					<b>0.00</b>
							<b>3,245.70</b>	<b>3,245.70</b>
Account No. <b>9145</b>			<b>2004-2005</b>					
<b>State of Michigan Department of Treasury Collection Division P.O. Box 30158 Lansing, MI 48909</b>		<b>J</b>	<b>income taxes</b>					<b>0.00</b>
							<b>514.05</b>	<b>514.05</b>
Account No.								
Account No.								
Account No.								
Subtotal								<b>0.00</b>
(Total of this page)							<b>3,759.75</b>	<b>3,759.75</b>
Total								<b>0.00</b>
(Report on Summary of Schedules)							<b>3,759.75</b>	<b>3,759.75</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5081</b>  <b>Aspire</b> <b>P.O. Box 105555</b> <b>Atlanta, GA 30348-5555</b>		W	last used 2006 credit card charges				730.95
Account No. <b>7054</b>  <b>Bank of America</b> <b>P.O. 15726</b> <b>Wilmington, DE 19886-5726</b>		H	last used 2006 credit card charges				8,598.45
Account No. <b>8817</b>  <b>Discover</b> <b>P.O. Box 15251</b> <b>Wilmington, DE 19886-5251</b>		H	last used 2006 credit card charges				10,719.41
Account No. <b>4646</b>  <b>Fifth Third Auto Leasing</b> <b>P.O. Box 740778</b> <b>Cincinnati, OH 45274</b>		J	unsecured debt that was paid by Ditech when refinanced			X	25,518.15
Subtotal (Total of this page)							<b>45,566.96</b>

3 continuation sheets attached

In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>2825</b>  <b>Fifth Third Bank</b> <b>MD1M0C2G - 4050</b> <b>38 Fountain Square Plaza</b> <b>Cincinnati, OH 45263</b>		<b>J</b>	<b>last used 2006 credit card charges</b>			<b>2,206.98</b>
Account No. <b>1411069011</b>  <b>Genesys Health System</b> <b>One Genesys Parkway</b> <b>Grand Blanc, MI 48439</b>		<b>W</b>	<b>2006 healthcare</b>			<b>812.20</b>
Account No. <b>1477122</b>  <b>Genesys Medical Equipment Services</b> <b>P.O. Box 2012</b> <b>Flint, MI 48501-2012</b>		<b>H</b>	<b>2006 medical equipment/orthotics</b>			<b>384.42</b>
Account No. <b>14110698010</b>  <b>Genesys Regional Medical Center</b> <b>One Genesys Pkwy</b> <b>Grand Blanc, MI 48439</b>		<b>J</b>	<b>2006 healthcare</b>			<b>75.00</b>
Account No. <b>4088J-00150300626</b>  <b>Great Lakes Land Care, Inc.</b> <b>Superior Lawn &amp; Irrigation</b> <b>5358 Hill 23 Drive</b> <b>Flint, MI 48507</b>		<b>H</b>	<b>2006 landscape services</b>			<b>97.75</b>
Sheet no. <b>1</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>3,576.35</b>

In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

# **SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>206561</b>  <b>Hanover Insurance Group c/o CMCS 66 Boone Hills Dr. Saint Peter, MO 63376-2409</b>	<b>J</b>	<b>2005 insurance</b>				<b>110.00</b>
Account No. <b>4590</b>  <b>Hawkins &amp; Company, CPA 824 Burton Street SE Grand Rapids, MI 49507</b>	<b>J</b>	<b>11-05 accounting services</b>				<b>475.00</b>
Account No. <b>9145</b>  <b>Internal Revenue Service Department of Treasury Centralized Insolvency Operation P.O. Box 21126 Philadelphia, PA 19114</b>	<b>J</b>	<b>2002-2003 income taxes-dischargeable</b>				<b>16,251.47</b>
Account No. <b>4902M-001454783</b>  <b>John W. Fellows, DDS 2554 Woodmeadow Drive SE Grand Rapids, MI 49546</b>	<b>W</b>	<b>2006 healthcare</b>				<b>177.90</b>
Account No. <b>438</b>  <b>Lane Bryant P.O. Box 659728 San Antonio, TX 78265</b>	<b>J</b>	<b>last used 2006 credit card purchases</b>				<b>326.80</b>
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>17,341.17</b>

In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>0699</b>  <b>Orchard Bank</b> <b>c/o HSBC Bankcard Services</b> <b>P.O. Box 5222</b> <b>Carol Stream, IL 60197</b>		<b>W</b>	<b>2006</b> <b>credit card pruchases</b>	<b>X</b>		<b>526.41</b>
Account No. <b>9145</b>  <b>State of Michigan</b> <b>Department of Treasury</b> <b>Collection Division</b> <b>P.O. Box 30158</b> <b>Lansing, MI 48909</b>		<b>J</b>	<b>2003</b> <b>income taxes-dischargeable</b>			<b>1,027.44</b>
Account No. <b>188.27</b>  <b>Verizon North</b> <b>P. O.B 920041</b> <b>Dallas, TX 75392-0041</b>		<b>J</b>	<b>last used 54</b> <b>telephon useage</b>			<b>189.25</b>
Account No.						
Account No.						

Sheet no. **3** of **3** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**1,743.10**

Total

(Report on Summary of Schedules)

**68,227.58**

In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**Ford Motor Credit  
P.O. Box 6508  
Mesa, AZ 85219-6508**

**Lease- 2006 Ford 500 leased from March 15, 2006  
through March 15, 2009  
Direct pay and current**

In re **Garry Lynn Yeager,  
Christine Anne Yeager**

Case No. **07-30483**

Debtors

**SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re **Garry Lynn Yeager  
Christine Anne Yeager**Case No. **07-30483**

Debtor(s)

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>minister</b>	<b>Legal Secretary</b>
Name of Employer	<b>Unity Christian Church</b>	<b>Gault Davison</b>
How long employed	<b>6 years</b>	<b>3 months</b>
Address of Employer	<b>5255 S. Linden Rd. Swartz Creek, MI 48473</b>	<b>G8455 S. Saginaw Street Ste 2 Grand Blanc, MI 48439</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>3,997.50</u>	\$ <u>2,426.67</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>3,997.50</u>	\$ <u>2,426.67</u>
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <u>1,199.25</u>	\$ <u>480.33</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>1,199.25</u>	\$ <u>480.33</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>2,798.25</u>	\$ <u>1,946.34</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance (Specify): \_\_\_\_\_  
12. Pension or retirement income  
13. Other monthly income (Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>0.00</u>	\$ <u>0.00</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>2,798.25</u>	\$ <u>1,946.34</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ <u>4,744.59</u>	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:





In re Garry Lynn Yeager  
Christine Anne Yeager

Debtor(s)

Case No. 07-30483**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment****Other Utility Expenditures:**

cell	\$	30.00
cable internet	\$	120.00
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>150.00</b>

**Other Expenditures:**

culligan water	\$	21.00
pets	\$	25.00
toiletries	\$	50.00
personal grooming	\$	25.00
<b>Total Other Expenditures</b>	<b>\$</b>	<b>121.00</b>

**United States Bankruptcy Court  
Eastern District of Michigan**

In re Garry Lynn Yeager  
Christine Anne Yeager

Debtor(s)

Case No. 07-30483

Chapter 13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets *[total shown on summary page plus 2]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date 2/28/07

Signature: Garry L Yeager  
Debtor

Date 2/28/07

Signature: Christine A. Yeager  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_ sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor]

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*